



# 4/24/02  
D-1116R1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of	)	
<b>J. Richard Hanna, et al.</b>	)	
Serial No.: <b>09/408,858</b>	)	Art Unit <b>2876</b>
Confirm. No.: <b>4536</b>	)	
Filed: <b>September 30, 1999</b>	)	Patent Examiner
Title: <b>Automated Merchant Banking</b>	)	<b>Jared J. Fureman</b>
<b>Apparatus and Method</b>	)	

Commissioner for Patents  
Washington, D.C. 20231

Sir:

In response to the Office Action ("Action") dated January 30, 2002 kindly amend the  
above identified Application without prejudice as follows:

**In the Claims**

Kindly add new claims 22-30 as follows:

22. (newly added) A method comprising: